

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Citibank, N.A.



Order Filed on September 30, 2016  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Darryl Craig Hicks,

Debtor.

Case No.: 14-20905-VFP

Adv. No.:

Hearing Date: 9/15/2016 @ 11:00 a.m.

Judge: Vincent F. Papalia

**ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: September 30, 2016**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

**(Page 2)**

Debtor: Darryl Craig Hicks

Case No: 14-20905-VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Citibank, N.A., Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 420-24 Spruce Street, Plainfield, NJ 07060, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Kirsten Ennis, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 31, 2016, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2016 through August 2016 with \$1,321.77 in suspense for a total post-petition default of \$10,449.69 (6 @ \$1,961.91, less suspense balance of \$1,321.77); and

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor shall make a lump sum payment of \$10,449.69 by 9/30/2016 to cure the post-petition arrears; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2016, directly to Secured Creditor care of its servicer, Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Daryl Craig Hicks  
422 Spruce Street  
Springfield, NJ 07060

Kirsten B. Ennis, Esq.  
92 East Main Street  
Suite 407  
Somerville, NJ 08876

Marie-Ann Greenberg, Chapter 13 Trustee  
30 Two Bridges Road  
Suite 330  
Fairfield, NJ 07004

In re:  
Darryl Craig Hicks  
Debtor

Case No. 14-20905-VFP  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 30, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2016.

db +Darryl Craig Hicks, 422 Spruce Street, Plainfield, NJ 07060-2035

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 02, 2016

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2016 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor PNC BANK, National Association  
bnicholas@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor CitiBank, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Frank J. Martone on behalf of Creditor PNC BANK, National Association bky@martonelaw.com,  
cschlosser@martonelaw.com  
Ira Deiches on behalf of Creditor BNB Hana Bank, National Association ideiches@deicheslaw.com  
Joshua I. Goldman on behalf of Creditor CITIMORTGAGE, INC. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kirsten B. Ennis on behalf of Debtor Darryl Craig Hicks pacerecf@ennislegal.com  
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 7